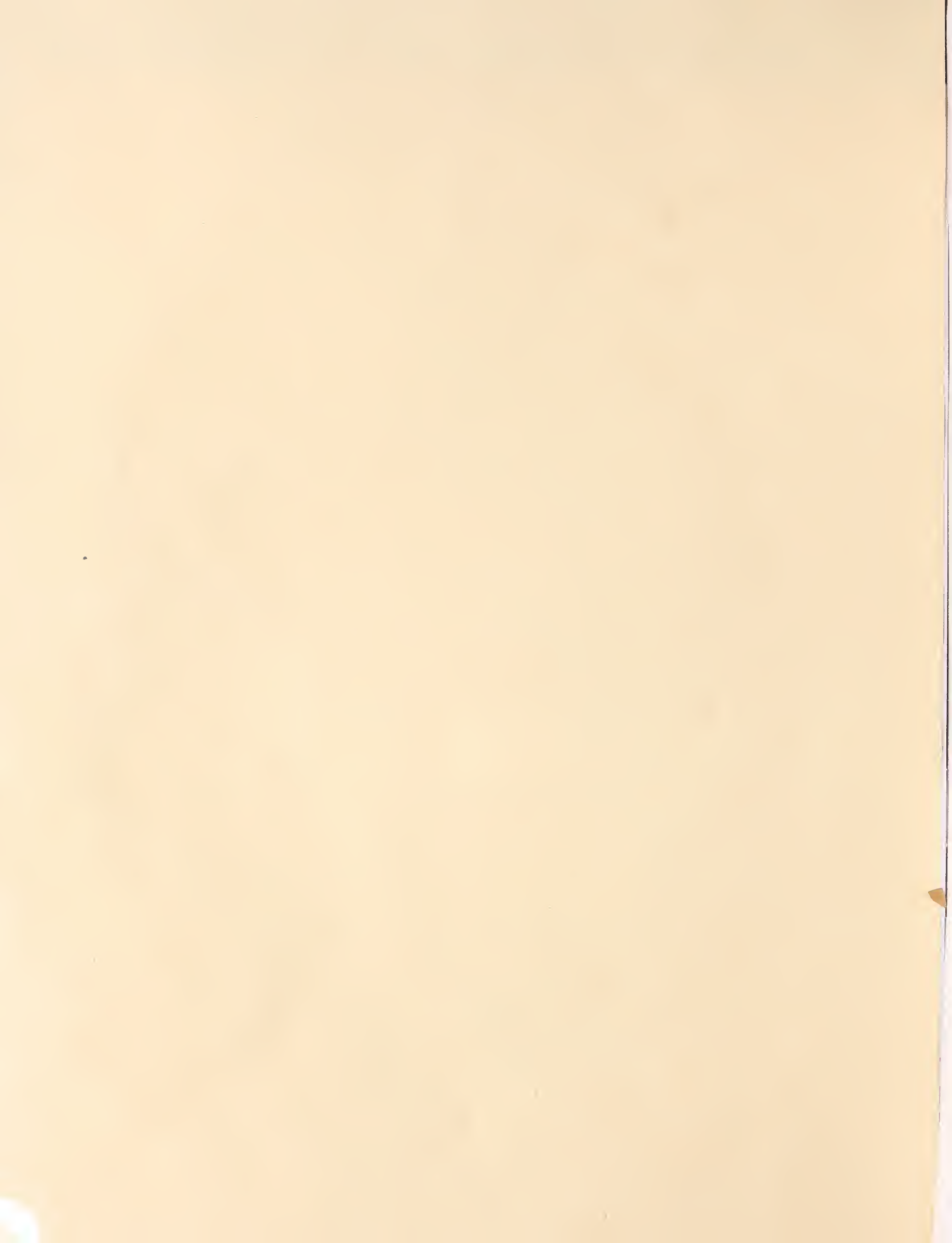


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Natural Disaster Assistance Available From the U.S. Department of Agriculture

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Cover: A recent disaster, the worst drought recorded in the South, withered and killed much corn, such as shown in photo by June Davidek, a photographer with USDA's Office of Information. Photo was taken during a late summer 1986 trip to Georgia's Washington County.

Types of Assistance Available

The U.S. Department of Agriculture (USDA) provides many types of assistance to farmers and other rural residents as the result of natural disasters such as a drought, fire, flood, earthquake, hurricane, tornado, volcanic eruption, or crop or livestock disease or pest.

Depending on the nature and severity of a natural disaster, the USDA Emergency Programs Staff will provide the necessary liaison and coordination required between USDA agencies and other federal departments and agencies, including the Federal Emergency Management Agency.

The type of assistance depends on the level of the disaster. Farmers who have suffered a sudden major disaster or are threatened with one may want to contact the local office of one or more of the USDA agencies listed herein to learn whether they can get special help. Except in unusual situations, however, special help generally can only be provided when the Secretary of Agriculture issues a determination of a natural disaster for an entire county. The levels of assistance are as follows:

- **Agency level:** A direct request from a State Governor or Indian Tribal Council may bring certain kinds of disaster assistance from USDA agencies.
- **Secretarial level:** At the request of a State Governor or Indian Tribal Council, the Secretary of Agriculture can designate counties as disaster areas and provide USDA disaster assistance programs.
- **Presidential level:** At the request of a State Governor, the President can declare a State to be a disaster area and provide help through other government agencies as well as USDA.

Depending on the level of a natural disaster, USDA agencies can provide the following:

- Emergency food assistance, through the Food and Nutrition Service (FNS).
- Certain kinds of livestock feed and help in restoring damaged farmland, through the Agricultural Stabilization and Conservation Service (ASCS) and, with respect to land protection, through the Soil Conservation Service (SCS).
- Low-interest loans to farmers, through the Farmers Home Administration (FmHA).
- Indemnity payments to farmers for crop losses covered by insurance, through the Federal Crop Insurance Corporation (FCIC).

- Technical information and assistance to farmers and others in developing plans to reduce disaster effects, and in returning to normal after a disaster, through the Extension Service (ES), in cooperation with State Cooperative Extension Services and State land-grant universities.
- Prevention, control, and eradication of plant and livestock diseases and insect infestations, through the Animal and Plant Health Inspection Service (APHIS).
- Assistance in controlling fires that threaten to spread from nearby lands onto National Forests and fire protection in and management of National Forests, through the Forest Service (FS).
- Information on the safe handling and use of meat and poultry, through the Food Safety and Inspection Service (FSIS) toll-free emergency hotline number:

(1) 800 535-4555.

Where to Apply for Assistance

USDA has offices to serve every agricultural county. In many counties, all USDA agencies are at a central location. Any county USDA agency office can either direct an applicant to the nearest office of the USDA agency or other organization providing the service or take the application for approved programs.

Local Assistance Available Without a Major Determination of Disaster

Protection from Fires

The **Forest Service (FS)** sets priorities, establishes policies, and formulates and implements forestry programs for the Nation. During emergencies, FS may do the following:

Provide fire protection on national forest lands, and assist in control of fires that threaten to spread from nearby lands onto national forest lands.

Cooperate with and assist other Federal and State agencies in the suppression of wildfires.

Cooperate with State foresters by providing financial and technical assistance in rural and wildland fire protection.

Provide technical and financial assistance to a State agency or organization for preventing, detecting, and evaluating forest insect and disease outbreaks on land, regardless of ownership.

Install emergency measures for runoff retardation and soil erosion prevention to safeguard life and property on, and downstream from, watershed lands suddenly damaged by fire, flood, or other natural disasters.

Furnish personnel and equipment for search and rescue work and other emergency measures on national forest lands and on other lands, in cooperation with State forestry agencies.

Indian Tribal Help

For assistance for Indian tribes, first contact the nearest office of the **Bureau of Indian Affairs, U.S. Department of the Interior**.

Food Assistance

USDA food distribution regulations provide that foods donated for school feeding and other **Food and Nutrition Service (FNS)** programs may be used by relief organizations for mass feeding in emergency or disaster situations. USDA-donated foods may also be used for emergency distribution to households in food stamp areas affected by disasters, when the Secretary of Agriculture determines that commercial channels of food distribution have been disrupted.

Crop Loss Reimbursement

If you have insurance with the **Federal Crop Insurance Corporation (FCIC)**, you can be reimbursed for unavoidable losses to your crops. Once a disaster occurs, contact your insurance office immediately.

FCIC offers crop insurance for 42 crops in more than 3,000 counties in 49 States and Puerto Rico. (Hawaii is not yet covered through FCIC.) Under the Federal Crop Insurance Act of 1980, coverage was made available for all counties formerly covered by the Agricultural Stabilization and Conservation Service's (ASCS) low-yield disaster payments. Crop insurance covers unavoidable losses due to any adverse weather conditions including drought, excessive moisture, hail, wind, hurricanes, tornadoes, and lightning. It also covers unavoidable losses due to insect infestations, plant diseases, floods, fires, and earthquakes.

Coverage. The flexibility of crop insurance policies offers choices of guaranteed yield amounts and prices to be paid on each bushel or pound of loss. The cost of insurance, which is a fully deductible business expense, depends on the level of protection selected. Farmers can insure their crops for 50, 65, or 75 percent of yield. If their harvest is less than the insured level because of named perils, the insurance pays the difference. Farmers select their own rate of payment by electing one of three price levels when they buy the insurance.

Growers get special low-cost premium rates because the Government pays 30 percent of the premium cost up to the 65-percent coverage level.

Yield Guarantees. Crop insurance is specifically tailored to an individual farmer's needs by the Actual Production History (APH). The APH allows for the individual's verifiable production history to be the basis for coverage. By use of this history, the farmer receives a better rate for improved yields, thus making it more attractive for productive farmers to elect crop insurance coverage.

Rates. Premium rates vary throughout the Nation, and even within counties, reflecting differences in productivity and the risk of loss.

Food Safety

The Food Safety and Inspection Service (FSIS) helps consumers through its toll-free meat and poultry hotline when food safety questions arise due to power failure or natural disaster. Consumers can call (800) 535-4555 Monday through Friday, 10 a.m. to 4 p.m. Eastern time, and home economists will provide on-the-spot answers to crucial questions about the safe handling and care of meat and poultry.

Animal Disease and Plant Pest Control

The Animal and Plant Health Inspection Service (APHIS) is prepared to provide technical advice and assistance as follows:

Animal Diseases. Veterinarians and livestock inspectors will assist in emergency measures to prevent, control, and eradicate animal diseases.

Plant Pests. Plant pathologists and entomologists will assist in emergency measures to control, eradicate, and prevent the spread of certain plant diseases and insect pests.

Livestock and Wildlife Feeding, Production and Conservation Practices

The Agricultural Stabilization and Conservation Service (ASCS) may provide assistance as follows:

Agricultural Conservation Program (ACP). The ACP may be used to replace some conservation structures destroyed by natural disasters on eligible lands. ACP stresses enduring conservation practices and results.

Emergency Conservation Program (ECP). The ECP provides emergency funds for sharing with farmers and ranchers the cost of rehabilitating eligible farmlands damaged by natural disaster. Costs are also shared for carrying out emergency water conservation measures during periods of severe drought.

Emergency Feed Program (Feed Cost-sharing Program). The Emergency Feed Program allows ASCS to share the costs with eligible livestock owners, at an established rate, of purchases of livestock feed normally produced on the farm. Producers must have suffered a substantial loss of livestock feed and find it necessary to purchase feed in quantities larger than normal.

Indian Acute Distress Donation Program. CCC-owned feed grains may be donated to Indian tribes for livestock feeding under the Indian Acute Distress Donation Program. It requires a decision by the ASCS Administrator that the chronic, acute distress for the needy members of an Indian tribe has been materially increased due to severe drought, flood, hurricane, blizzard, or other catastrophe. Distribution of feed to the tribe is arranged by the Bureau of Indian Affairs, U.S. Department of the Interior.

Migratory Wildfowl Feeding. When the Secretary of the Interior declares that an emergency exists, CCC-owned grain may be donated to the Department of the Interior for feeding migratory waterfowl that are threatened with starvation, or for prevention of crop damage.

Resident Wildlife Feeding. CCC-owned grain may also be donated to State agencies for feeding resident wildlife threatened with serious damage or loss from starvation, upon the requests of appropriate State agencies and authorization by the Secretary of the Interior.

Disaster Advice

The Extension Service (ES) supports all USDA natural disaster missions through the land-grant universities by providing the following:

Information and educational material to farmers, ranchers, and others on what they can do to protect themselves and their property against the hazards associated with disasters.

Advice on cleanup of damaged property, sanitation precautions, insect control, food preparation in an emergency, recovery actions on damaged farms, and renovation of damaged equipment and property.

Electric and Telephone Assistance

The Rural Electrification Administration (REA) assists REA-financed electric and telephone cooperatives and companies with additional loans and technical assistance in obtaining resources for restoration of service after a natural disaster.

Other Aid

Under certain adverse conditions, short of a disaster determination by the Secretary of Agriculture, other aid may be available through other USDA agencies. Ordinarily, however, such a determination is necessary for countywide aid.

Assistance Available in Areas Designated as Natural Disaster Areas by the Secretary of Agriculture

Emergency Loans

Farmers Home Administration (FmHA) makes emergency (EM) loans available following a natural disaster designation by the Secretary of Agriculture, the Administrator of FmHA, or a Presidential disaster declaration. The EM loan program is implemented immediately in those counties designated as “natural disaster areas,” and in all counties contiguous to the designated counties, including areas across State lines. In situations involving severe physical losses, the FmHA Administrator may also designate a county(ies) a disaster area, but only for physical loss loans.

Who may receive loans? Eligible family farmers, ranchers, and aquaculture operators may receive emergency loans.

Emergency loans cover actual losses, and may be used:

- (1) To repair, restore, or replace damaged or destroyed farm property and supplies.
- (2) To pay expenses incurred for crop production in the disaster year and the year following the disaster.
- (3) To pay farm debts on installments due on debts owed to other creditors.

Loan eligibility of applicants will be considered without regard to race, color, creed, sex, handicap, age, marital status, or national origin from anyone who—

- (1) Has suffered property damage or severe production losses from a natural disaster.
- (2) Is a U.S. citizen or a legal resident alien.
- (3) Is an established family farmer, rancher, or aquaculture operator (either tenant or owner-operator) who is actively farming at the time the disaster occurs, and who manages the operation.
- (4) Evidences adequate repayment ability; is of good character; and has the industry, ability, and experience to carry out the proposed farming operations.
- (5) Is unable to obtain from other lenders the credit needed to stay in business.
- (6) Provides collateral to secure the loan by offering all assets for lien.
- (7) Has crop losses for which there was no insurance available under Federal Crop Insurance Corporation (FCIC) sponsored programs.

Loans are limited to 80 percent of the amount of uncompensated actual production loss and 100 percent of the actual uncompensated physical loss or \$500,000, whichever is the lesser amount, for each disaster.

Interest rate is 4.50 percent per annum.

Loan repayment terms specify that—

- (1) Repayment must be made as rapidly as feasible in annual installments. Repayment varies according to the purpose(s) of the loan and the type(s) of collateral available to secure the loan. Loans for actual losses to crops, livestock, supplies, and equipment will normally be scheduled for a period not to exceed 7 years. Under some conditions, a longer repayment period may be authorized, but it may not exceed 20 years. Generally, real estate will be needed as security when a term of more than 7 years is approved.

Actual losses to physical property, such as farm dwellings and structures, will normally be scheduled for repayment within 30 years. Under some conditions, a longer repayment period may be approved up to 40 years.

- (2) All emergency loans will be reviewed 3 years after they are made, and every 2 years thereafter to determine whether borrowers are able to return to regular sources of credit. Borrowers are required to refinance if it is determined that other suitable credit is available to them, even though their emergency loans have not fully matured.

As security, liens on **all** assets, including crops, livestock, farm machinery, and farm real estate, will be taken to assure repayment of the loan(s). When the borrower is an entity, a cooperative, a corporation, a partnership, or a joint operation the assets of the entity and each of the individuals having an ownership interest in the entity will be subject to FmHA liens. Also, each individual having an ownership interest in a borrower entity is required to sign the security instruments giving full personal liability for the EM loan(s) received.

Emergency Food

The Food and Nutrition Service (FNS), when directed by the Secretary of Agriculture, makes USDA-donated foods available for group feeding or household distribution when a disaster occurs. The Secretary of Agriculture also may direct FNS to distribute emergency food stamps to victims of disasters.

In disaster areas, the Secretary of Agriculture is also authorized to establish temporary emergency standards for eligibility of food stamp assistance to victims for the duration of the emergency if—

- (1) Requested by the State agency responsible for the administration of federally aided public assistance programs, and
- (2) As the result of a disaster, income or resources are reduced or inaccessible, and households need food assistance which cannot be met by the regular Food Stamp Program procedures.

Emergency Livestock Feed

The ASCS may provide additional assistance as follows:

Emergency Feed Assistance Program. The Emergency Feed Assistance Program provides for the sale by the Commodity Credit Corporation (CCC) of CCC-owned grain at reduced rates to livestock producers whose livestock feed, normally grown on the farm, has suffered because of drought or excessive moisture. Eligible farmers must have insufficient feed available to preserve and maintain their foundation livestock.

Land Protection

The Soil Conservation Service (SCS) provides technical and financial assistance for runoff retardation and soil erosion prevention as needed to reduce hazards to life and property from floods, drought, and the products of erosion on any watershed impaired by a natural disaster. SCS provides technical assistance for—

- (1) Rehabilitation of land and conservation systems for which ASCS provides cost-sharing.
- (2) Emergency protection against high water and rehabilitation of rural lands damaged by natural disaster.

SCS provides information and materials (maps and reports) on watershed projects, river basin studies, and Resource Conservation and Development projects. It also makes available agency equipment for emergency use.

Special Transportation

The Office of Transportation (OT) can request help to get transportation to move the following:

- Feed supplies to areas affected by natural disasters, or
- Livestock from such areas to other areas where adequate pasture or forage exists.

Additional USDA Assistance Available Under a Presidential Disaster Declaration

In the event of a disaster with severe losses of proportions far beyond farm areas, the President, under the Disaster Relief Act of 1974, can declare either (1) a **major disaster**, providing "public assistance" or "individual assistance" or both, or (2) a **Presidential emergency**.

Assessments of damage are made by the **Federal Emergency Management Agency (FEMA)**. Under procedures described by FEMA, the President may call upon other Federal departments, agencies, and instrumentalities to make grants and provide help to certain local governments for limited actions. In counties named by FEMA, USDA help, in addition to that named above, may be triggered from the following USDA agencies:

Emergency Loans

The **Farmers Home Administration (FmHA)** will automatically make emergency loans (EM) available to eligible family farmers under a "major disaster declaration;" or under a "Presidential emergency declaration." EM loans are also triggered in counties contiguous to those named by the President.

Emergency Livestock Feed Grains

The **Agricultural Stabilization and Conservation Service (ASCS)** may make feed grains, such as corn, grain sorghums, oats, or barley, owned by the Commodity Credit Corporation (CCC), available for livestock in an emergency under the following programs:

- **Crash Feed Grain Donation Program.** Eligible livestock are those which are commingled, stranded, and unidentified as to owner, or owned by one who is temporarily unable to arrange for feed or pasture. This program lasts only until owners are able to resume care of their livestock.
- **Herd Preservation Feed Grain Donation Program.** Eligible owners must have had their livestock operation so damaged by the disaster that they do not have sufficient remaining cash or credit with which to purchase necessary feed grains at present market prices to maintain their livestock.